

**United States House of Representatives
Select Committee on the Climate Crisis**

**Hearing on March 9, 2022
“Confronting Climate Impacts:
Federal Strategies for Equitable Adaptation and Resilience”**

Questions for the Record

**The Honorable Matthew Jewell
President
St. Charles Parish**

The Honorable Garret Graves

1. President Jewell, we know that collaboration between states and the Federal government is important in developing resilience and mitigation strategies. The IPCC’s latest report “Climate Change 2022: Impacts, Adaptation and Vulnerability,” states that “effective partnerships between governments, civil society, and private sector organizations” are needed.
 - a. Do you think FEMA’s changes to the National Flood Insurance Program through Risk Rating 2.0 are an example of an effective partnership between Louisiana and the Federal government, especially considering that many of us in Louisiana have continually made FEMA aware of the drastic rate increases that will occur due to the changes they’ve made to their methodology?

The roll out of Risk Rating 2.0 is not an example of an effective partnership between Louisiana and the Federal Government and even less so with local governing officials who are closest to the issue. We have been raising valid concerns about the modeling and methodology even prior to the implementation of this new policy but it has fallen on deaf ears. When we have approached FEMA with questions about data they are using in its new system, they cannot provide clear responses and we are left with more questions than answers.

2. The IPCC’s report also noted that, for coastal communities, these strategies are best deployed when “aligned with sociocultural values and development priorities.”
 - a. Can you explain whether or not you think that Risk Rating 2.0 is a policy that is aligned with coastal communities’ interests to invest in important mitigation tools?

Louisiana is a working coast. Whether you are a commercial fisherman, a shipbuilder or work in the tourism industry; people who live here rely on the coast for their livelihoods. FEMA's new risk rating policy threatens those who live here by making it financially unaffordable to remain here and potentially bankrupting them by devaluing their largest investment, their homes.

3. Instead of pursuing policies the way FEMA has over the last year—taking administrative action without effectively engaging the public—can you share your perspective on how the Federal government can be a more effective partner to develop resilience and more effectively protect our communities?

First and foremost, FEMA should be working with local governments to help them mitigate their risks. The President has stated that for every dollar invested in mitigation, it saves six dollars in mitigated damages. There has been billions of dollars invested, both federally and locally to mitigate flooding from storm surge and torrential rain in Southeast Louisiana. We need to ensure that that investment is factored into the premiums that residents pay and there needs to be continued investment in future mitigation.

4. You spend your days interacting with Louisianans and helping them solve problems within St. Charles Parish. What impact will Risk Rating 2.0 have on the people you and I represent?

We are already seeing the impacts of Risk Rating 2.0. As you are aware, the first phase of this program became effective on October 1, 2021 and impacts new policies. Residents seeking to build new homes are walking away due to the exorbitant increases to flood premiums. Many of these new policies are as much as 10 times the cost of the existing policies.

Most residents with existing policies are going to see an increase of 18%, the maximum allowed by Congress, year over year until their policies become unaffordable. This increase on top of the highest inflation we have seen in the last 40 years and recent increases to property insurance premiums will have a devastating impact on the housing economy.